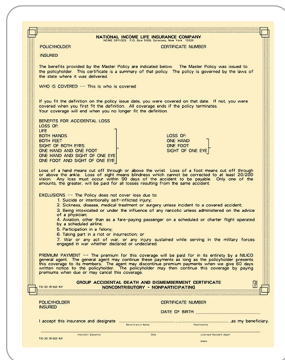
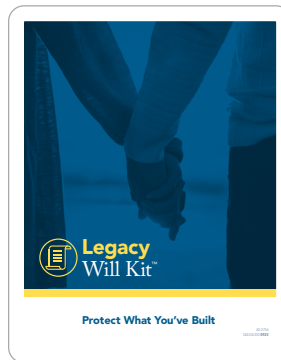


# Programs Available For Your Union Members



## [\$4,000] Group AD&D Benefit

Provides 24-hour coverage to all members. Each member will be given the opportunity to designate a beneficiary.



## No-Cost Legacy Will Kit®

Estate planning documents, including Will and Testament, Power of Attorney, and Advance Directive for Health Care.



## Best Benefits®

Provides entire household 10–60% point of sale discounts on prescriptions, vision care, hearing, and dental. (Small activation fee required.)



## No-Cost Child Safe Kit®

Provides vital information, including photos and fingerprints, to assist authorities should a child become lost or missing.

Endorsed by the International Union of Police Associations (IUPA).



## Needs-Based Analysis

Our computerized needs survey tailors coverage options to your family's individual circumstances and budget.



National Income Life Insurance Company (NILICO) is a 100% union label company organized by the Office and Professional Employees International Union, Local 277. NILICO is dedicated to serving working families in the state of New York.